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109.0020  
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**OCT 30 2006****PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Sellers et al.  
Serial No.: 09/909,439  
Filed: July 19, 2001  
For: SYSTEMS AND METHODS FOR AUTOMATICALLY OBTAINING LOSS  
MITIGATION LOAN WORKOUT DECISIONS  
Group: 3628  
Examiner: Borlinghaus, Jason M.

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Durham, North Carolina  
October 30, 2006

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**CERTIFICATION OF FACSIMILE TRANSMISSION**

Sirs:

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax. No. 571-273-8300 on the date set forth below

1. Transmittal of Appellants' Brief (2 pages);
2. Appellants' Brief (23 pages);
3. Amendment After Final (6 pages)

Marianna Tortorelli

Printed name of person signing

Marianna Tortorelli

Signature

Date: October 30, 2006